

**DETAILED ACTION***Allowable Subject Matter*

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

As per claim 24, line 5, "a" before "payee" has been changed to - -said- -. On line 7, "a" before "payee" has also been changed to - -the- -. Also on line 7, "a" before "payer" has been changed to - -said- -. On line 10, "a" before "transaction" has been changed to - -said- -. On line 16, "the" before "account" has been changed to - -an- -.

As per claim 26, line 2, "the" before "received" has been deleted.

As per claim 33, line 2, "ATM" has been changed to - -Automated Transaction Machine (ATM) - -.

Authorization for this examiner's amendment was given in a telephone interview With Jonathan Bowser on March 10, 2008.

2. The following is an examiner's statement of reasons for allowance:

The prior art taken alone or in combination failed to teach or suggest among other claimed features, a personal payment number permitting *only* one-way credit-only funds transfer and modifying a transaction message by replacing information in the personal payment number with information in a database linked to the personal payment number,

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wherein the linked information identifies an account number of the payee and a routing number of a financial institution associated with the payee and routing the modified transaction message to the financial institution associated with the payee for completion as recited in independent claim 24.

The prior art taken alone or in combination failed to teach or suggest assessing a database having a data structure linking an account number of the account with information of the personal payment number and receiving funds in the account via a personal number transaction initiated by the payer wherein the personal payment number identifies an account into which funds can be transferred but from which funds cannot be transferred as recited in claim 27.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

### ***Conclusion***

3. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Frantzy Poinvil whose telephone number is (571) 272-6797. The examiner can normally be reached on Monday-Thursday from 7:00AM to 5:30PM.

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571) 272-6732. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

**/Frantzy Poinvil/  
Primary Examiner  
Art Unit 3692**

FP  
March 10, 2008